

Women-Headed Households: Poorest of the Poor?

Perspectives from Mexico, Costa Rica and the Philippines¹

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IDS Bulletin Vol 28 No 3 1997

1 Introduction²

Women-headed households throughout the world are commonly regarded as the 'poorest of the poor'. Not only is their incidence assumed to be greater among low-income groups, but female headship itself is seen to exacerbate poverty. Yet although poverty may feature both as a cause and consequence of 'male absence'³, a growing body of research suggests that members of female-headed units are not necessarily worse-off than their counterparts in male-headed households. Drawing on research from a range of countries together with primary case study material from Mexico, Costa Rica and the Philippines⁴, this paper contends that 'poorest of the poor' is a misleading stereotype for female-headed households in urban areas of the

¹ This paper draws from comparative research on female-headed households conducted during 1994–5 under the auspices of a Nuffield Foundation Social Science Research Fellowship. In addition to my gratitude to the Foundation for their financial support, I would like to thank Naila Kabeer, Cathy McIlwaine, Jo Beall, Sarah Bradshaw, Penny Vera-Sanso and Valentine Moghadam for reading and advising upon earlier drafts of the paper. A major debt is also owed to Nancy Folbre who, in relation to my initial work on female household headship and poverty, gave many constructive suggestions.

² Aside from my presentation at the IDS workshop, an earlier version of this paper, concentrating on Mexico and Costa Rica, was delivered at the symposium 'Vulnerable Groups in Latin American Cities' held at the annual conference of the Society of Latin American Studies, University of Leeds, 29–31 March 1995.

³ 'Male absence' here refers only to the absence of a resident male household head. Clearly households headed by women may contain other male members, as discussed later in the paper.

⁴ The primary case study material used in the paper has been gathered over varying periods of time in urban and urbanising localities in the three countries. In Mexico, for example, interviews were held with a cumulative total of over 400 low-income households in the cities of Querétaro, León and Puerto Vallarta during 1982–3, 1986, 1992 and 1994. In Costa Rica, a total of 350 households were interviewed in the towns of Cañas, Liberia and Santa Cruz in the north-west province of Guanacaste in 1989, 1992, 1994 and 1996. In the Philippines, an overall total of 240 households were interviewed in the Central and Western Visayas (mainly in Cebu City, Lapu-Lapu City and Boracay) during 1993 and 1995, and nearly 80 workers from specific occupational groups in the same localities (see Chant 1997: Chapter 6; also Chant 1991a,b; Chant and McIlwaine 1995 for further methodological details).

South⁵. A central tenet of the argument is that aggregate household incomes tell us relatively little about poverty and that the examination of intra-household characteristics is vital for understanding economic vulnerability. Moreover, while stress on the poverty of female-headed households highlights the fact that women are disadvantaged by gender inequality, undue emphasis on material privation negates other elements (for example, ideological, psychological, and legal-institutional factors) which are important in the formation and survival of women-headed households, and which may mean more in terms of personal perceptions and experiences of hardship than economic factors *per se*. An additional point is that 'poorest of the poor' stereotyping feeds into negative images of, and attitudes towards, women-headed households (especially lone mother units). This can act to depress the social and civil legitimacy of female-headed households and, arguably, to reinforce the idea that women's 'proper place' is in the home of a husband, father or other male custodian.

2 Definitions and Terms

Before examining the putative links between poverty and female household headship, it is important to define terms. While there are several debates in the gender and development literature on the desirability (or otherwise) of generating definitions which might be universally applicable, the most common definition of 'household' for developing societies (and that favoured by international organisations such as the United Nations), is one which emphasises co-residence. In short, a household is designated as comprising individuals who live in the same dwelling and who have common arrangements for basic domestic and/or reproductive activities such as cooking and eating (see Chant 1997: 5 *et seq* for discussion and references). In turn, a 'female-headed household' is classified in most national and international data sources as a unit where an adult woman (usually with children) resides without a male partner. In other words, a head of household is female in the absence of a co-resident legal or common-law spouse (or, in some cases, another adult male such as a father or brother) (*ibid*).

Although there are several difficulties with these definitions, they suffice in the context of the present discussion since my respondents in Mexico, Costa Rica and the Philippines conceive of households as shared living spaces and see themselves as household heads only if they do not have a husband or partner in residence. One critical proviso, however, is that although the majority of female-headed households are **lone mother** households (i.e. units comprising a mother and her children), we should remember that 'female household headship' is a generic term which covers other sub-groups such as grandmother-headed households, female-headed extended arrangements and lone female units (see Chant 1997: Chapter 1; also Folbre 1991). It is also important to stress that a 'lone mother' is not necessarily an 'unmarried mother', but, in the context of the case study communities at least, is equally, if not more, likely to be a woman who is separated, divorced and/or widowed (Chant 1997: Chapter 6).

3 Poverty and Data: Bases for Generalisation?

Portrayals of the material disadvantage of women-headed households have gained ground in the context of discussions about the so-called 'feminisation of poverty' in the wake of world recession and economic restructuring in the last 10–15 years. Their influence over conceptualisations of female headship has not been confined to developing societies alone, with a range of authors echoing Tinker's (1990: 5) assertion that 'the global economic downturn has pressed most heavily on women-headed households, which are everywhere in the world, the poorest of the poor' (see Acosta-Belén and Bose 1995: 25; Bullock 1994: 17–18; Buvinic 1995: 3; Buvinic and Gupta 1993; Graham 1987; INSTRAW 1992: 237; Kennedy 1994; UNDAW 1991: 45).

Assumptions about women-headed households being the 'poorest of the poor' revolve first, around the belief that they form a disproportionate number of the poor in the majority of societies worldwide, and second, that women-headed households are prone to experience greater extremes of poverty than male-headed units (see for example, Moghadam 1996: 31; Paolisso and Gammage 1996:

⁵ In rural areas, the situation may be rather different, as indicated by work on Honduras (Bradshaw 1995a,b) and

India (Drèze 1990; Kumari 1989).

23–5). These assumptions, in turn, have spawned two further, interlocking notions. The first is that women-headed households are an ‘automatic outcome of poverty’ (Fonseca 1991: 138). In other words, because they are often found among the poor, it is inferred that poverty plays a major part in their formation, whether through labour migration, conjugal breakdown under financial stress, lack of formal marriage, and/or the inability of kin groups to assume responsibility for abandoned women and children. The second main notion is that female headship itself exacerbates poverty, since women are disadvantaged in respect of employment and earnings, and are unable to avail themselves of the valuable non-market work provisioned by a ‘wife’ in male-headed units.⁶

Yet the empirical bases from which such assumptions are derived are open to question. Data on breakdowns of poverty by household headship are by no means available for all countries, nor are they readily amenable to comparative treatment given variations in representativeness, mode of presentation, the criteria on which poverty lines are drawn, and so on (see later). Moreover, in cases where people make explicit reference to statistical sources (and many do not), these are often based on *total* household incomes of units headed by men and women, which are problematic on a number of counts (Chant 1997: 48 *et seq*). As regards income, for instance, figures usually relate only to current earnings, and do not incorporate the value of non-market work or the assets of the household and the individuals which comprise it (assets may include education, skills and community support networks, as well as those of a more tangible, material nature such as savings, housing and land ownership – see later). As for the use of aggregate household incomes, this is prone to introduce bias into the picture for the reason that male-headed two-parent households are likely to be bigger (and to contain more earners) than female-headed one-parent units.

Notwithstanding the difficulties attached to both the nature and use of macro-data, even large-scale quantitative sources fail to show that women-headed units are a consistently higher percentage of poor households. For example, an analysis of official national data from Central American countries by Menjivar and Trejos (1992) reveals that female household headship does not display any notable relationship with poverty as defined by conventional (income/consumption-based) poverty lines. In only two out of six nations in Central America (Nicaragua and El Salvador) is there a higher incidence of female headship among the poor than the national average, notwithstanding that between one-half and three-quarters of the population in most countries fall into the category of ‘poor’.⁷ Similar variability is apparent in studies with a broader geographical remit. On the basis of a regionally-comparative World Bank study, for example, Kennedy (1994:35–6) reports that while female-headed households tend to be overrepresented among the poor in Asia and Latin America, this is less the case in Africa. From a more recent analysis of World Bank poverty assessments of various developing countries, Moghadam (1996: 35–6) observes that outside Latin America, the presence of women-headed households among low-income populations is no greater than among national populations in general.

From a slightly different angle, it is also interesting that overall levels of poverty in given countries do not display any notable correspondence with the proportion of households headed by women. For example, Menjivar and Trejos’s analysis indicates that only 40 per cent of households in Panama are classified as poor and only 23 per cent as extremely poor, yet 20.2 per cent of households are female-headed. In Guatemala, on the other hand, 83 per cent of the population are poor and 64 per cent extremely poor, but only 11.9 per cent of households (as of the late 1980s) were headed by women,

⁶ I am grateful to Nancy Folbre for drawing my attention to this point, which clearly applies where female-headed households consist only of mothers and children. In the case study communities, however, a substantial proportion of lone mothers head extended households containing female and male relatives, as discussed later in the paper.

⁷ The specific criteria for measuring poverty vary from country to country. Broadly speaking, however, Costa

Rica, El Salvador, Panama and Guatemala rely on the ‘poverty line’, which is based on income and defines the poor as those who are unable to afford a ‘basic basket’ of foodstuffs. Nicaragua and Honduras, on the other hand, use a ‘basic needs’ assessment, where poverty is equated with the non-satisfaction of necessities that extend beyond food to include access to basic goods and services as well (Menjivar and Trejos 1992: 55–6, Table 7).

this low incidence being attributed to indigenous women's needs for male protection in the wake of political unrest (Menjívar and Trejos 1992: 75–6 and 83–4).⁸ Indeed, at its logical extreme, if poverty *per se* plays an important part in giving rise to female household headship we might expect considerably larger proportions of women-headed households among populations in the South than in the North. This is not the case, however, with the overall average incidence of female headship being lower in poor ('developing') countries than in the richer ('developed') countries (see Varley (1996: Table 2 for figures). Beyond this, evidence for certain Northern societies such as the USA suggest that recent rises in female household headship are dispersed across all income groups (Kodras and Jones 1991: 163).

That female headship is not necessarily a poverty-specific phenomenon is also evident from detailed micro-level data from developing and emerging market economies. For example, Moser's (1996: 50) in-depth comparative analysis of the effects of structural adjustment in low-income neighbourhoods of Guayaquil, Manila, Budapest and Lusaka indicated that in all but the last city, there was no relationship between the sex of household heads and poverty levels. My own research in poor urban neighbourhoods in Mexico and Costa Rica echoes these findings (as discussed in more detail later in the paper). The straightforward equation of poverty with female household headship is also challenged by research across a broader cross-section of the population in a range of countries which shows that female household headship is by no means confined to the poorest strata. For example, one study of Oaxaca City, Mexico reveals that levels of female headship are higher in a middle-income neighbourhood (where they are 43 per cent of households), compared with a low-income self-help settlement

(29 per cent) (Willis 1994: 79 and 102). Other authors have also stressed how women-headed households are just as likely to be present among middle- and/or upper-income populations as among the poor (see Hackenberg *et al.* 1981: 20 on the Philippines; Kumari 1989: 31 on India; Lewis 1993: 23 on Bangladesh; Weekes-Vagliani 1992: 42 on the Côte d'Ivoire).

Although contrasting evidence does exist⁹, and an ambitious comparative review of 66 studies of female headship from Latin America, Africa and Asia by Buvinic and Gupta (1993) concluded that in around two-thirds of cases (44) women-headed households were poorer than male-headed households, it is clear that the relationship between female headship and poverty is by no means universal, nor even consistent within countries (see also Jackson 1996: 491–3). In fact it is interesting to consider why so much emphasis has been placed on the links between female headship and poverty, when it is conceivably **more** interesting to ask how substantial numbers escape poverty, especially in light of widespread economic inequalities between men and women. Indeed, while rejecting the idea that female household headship should automatically be equated with poverty, Moghadam (1996: 31) suggests that women's risk of impoverishment may be greater than men's in three main ways: by being disadvantaged in respect of entitlements and capabilities, by having heavier work burdens and lower earnings, and by facing constraints on upward mobility due to cultural, legal and labour market barriers.

⁸ Menjívar's and Trejos's analysis also shows the variable influences of political conflict in the region. While female household headship is low in Guatemala, in Nicaragua and El Salvador the proportions reach 28.8 per cent and 26.4 per cent respectively, mainly due to military conscription and heavy death tolls as a result of armed struggle. This is not, however, to diminish the influence of other long-standing socio-cultural factors such as male desertion, migration and serial polygyny, which the Sandinista government sought to counteract via changes in family law in the early 1980s (see Molyneux 1986).

⁹ Examples include the study by Paolisso and Gammage (1996) of a low-income community on the outskirts of Santiago, Chile which found that although women-heads are only 35 per cent of all households, they constitute 61 per cent of those designated as 'poor' (ibid:18–21). A slightly different example is provided by the detailed survey-based work by González de la Rocha (1994b: 6–7) in Guadalajara, Mexico which indicates that low-income female-headed households are on average 18 per cent poorer than their male-headed counterparts.

4 Rationalisations for the Comparative Poverty of Female-Headed Households

The above factors are important when considering why women-headed households in general, and lone mothers¹⁰ in particular, are thought likely to suffer economic disadvantage, as outlined below with reference to literature on both the advanced and developing economies.

4.1 Employment, earnings and household labour supply

One of the main factors cited as giving rise to the comparative poverty of lone mother households is that they are likely to have fewer wage earners than two-parent households, premised on the assumption of there being only one adult instead of two (see Kamerman and Kahn 1988: 15; Safa and Antrobus 1992: 54; UNDAW 1991: 38). The weak conjectured or actual financial position stemming from the limited labour supply of female-headed units is exacerbated by gender segmentation in labour markets and the inferior kinds of jobs which women obtain due to discrimination by employers, the demands of women's domestic roles and so on (see Chant 1997: 50–2 for discussion and references). Low levels of earnings are particularly likely to apply to women with children who are forced into finding (or creating) part-time, flexible, and/or home-based work in order to reconcile income-generating ventures with childcare. Such pressures may be particularly marked in developing societies where birth rates remain high, where there is negligible state welfare, and where inadequate shelter and service provision makes housework and childcare extremely time-consuming (ibid: 51).

For the above reasons, it is not perhaps surprising that in Belo Horizonte, Brazil, Merrick and Schmink (1983) note that 85 per cent of female heads are engaged in low-paid, unprotected informal economic activities, compared with only 25 per cent of

male household heads. In Querétaro, Mexico, my first survey of 244 low-income households in 1982–3 also revealed that female heads were much more likely to be in informal occupations (especially petty commerce and domestic service) than their male counterparts. This, in turn, was reflected in lower average earnings and less job security (Chant 1987a). Not only has there been considerable continuity in women's occupational distribution in Querétaro over time (Chant 1994), but in Mexico more generally, official documentation connected with the recently launched National Women's Programme (*Programa Nacional de la Mujer 1995–2000*) notes that although women's labour force participation has continued to increase in the 1990s, those in informal income generating activities (here described as 'non-waged' work), rose from 38 per cent to 42 per cent of the national female labour force between 1991 and 1995. The report also observes that women still tend to be employed in a narrow range of sectors positioned at low levels of the occupational hierarchy (Secretaría de Gobernación 1996:27–8). Indeed, in all the case study localities apart from Boracay in the Philippines¹¹, the average earnings of women workers are only around half of men's. Where women cannot depend on the help of other household members in the home, employment can also mean a heavy 'double day' of labour, with lack of 'excess' time and energy impinging upon the potential economic productivity of their domestic work. The asymmetry attached to these gender inequalities is theoretically exacerbated by the fact that, unlike their male counterparts, female heads of household, do not have 'wives' to contribute extra value from non-market activities (see earlier; also Note 5). These observations bear out the idea that differential poverty between one- and two-parent households (especially those with young children), may in many respects be accounted for by the fact that they do not 'compete on an equal playing field' (Hewitt and Leach 1993: v), whether in terms of adult labour resources or access to jobs. It is also important to remember that women's likely

¹⁰ Although extended households may also be headed by lone mothers, much of the focus on lone mothers in the literature is confined to households which consist of mothers and children only.

¹¹ Boracay is a tourist resort where women have extremely favourable access to the labour force. Coupled with the

fact that many women take on additional 'sideline' activities to supplement the earnings from their main occupation and that men are often unemployed, the average income generated by women is greater than men's, at P742 (\$29.6 US) per week compared with P642 (\$25 US) (1993 figures and exchange rates) (Chant 1997: 185).

disadvantage in respect of material assets such as land and property ownership may compound earning difficulties. Since informal sector businesses are often based in or from the home, female heads confined to rental or sharing arrangements may be unable to establish such enterprises in the face of restrictions from landlords or the lenders of their plots (see Chant, 1996: Chapter 3).

4.2 Maintenance, child benefits and lone parent support

Another major reason invoked to explain the poverty of lone mother households is their limited receipt of financial support from external parties, notably the state and/or the (absent) fathers of their children.¹² Lack of state support for lone mothers derives from a more general tendency for governments to play little role in underpinning the economic and practical responsibilities of parenthood. Given that women perform the bulk of parenting duties in most societies, this means that inadequate attention is given to women's disproportionate share of social reproduction (see Moore 1994: 16; also Folbre 1994; Hobson 1994; Millar 1996). As Jordan (1996: 186) asserts, individually and collectively, women are pushed into 'an infrastructure of care equally exploitable by predatory males and slippery public welfare agencies'. Gender blindness in social policy is likely to be especially damaging to women raising children alone, when government assistance (whether in the form of social security benefits or state-subsidised childcare) would conceivably go some way to compensating their shortfall in earning capacity. As levelled by Legum (1996: 3): 'It is thought enough to issue condemnations to parents who 'fail', but too expensive to support the role of parenting in practice' (see also Hardey and Crow 1991: 17; Hewitt and Leach (1993: 25). Beyond this, although state support of (lone) parenthood and paternal responsibility are rather different entities, they are closely intertwined insofar as they both interrelate with child welfare. For example, state intervention in family matters may be critical in enforcing paternal maintenance and/or offering an alternative source of assistance by

assuming a *de facto* role of 'breadwinner' (see for example, Hobson 1994; Laws 1996; Mädge and Neusüss 1994; Sarre 1996).

While non-payment of child support by husbands/fathers (see Hardey and Glover 1991: 94; Millar 1992: 15), and/or low levels of social security payments (Edwards and Duncan 1996; Folbre 1991: 110 *et seq*; Hobson 1994: 180) are most commonly cited as contributing to the poverty of lone mothers in the North, they are arguably more pertinent to the South, where most social welfare systems are so under-resourced that benefit assistance is minimal or non-existent, and/or there is only weak infrastructure (*inter alia*) to enforce legislation governing paternal responsibilities. Since these issues have rarely been explored in the context of developing societies, let alone the case study countries, it is important to touch briefly upon the extent to which they apply to Mexico, Costa Rica and the Philippines, notwithstanding that there is no national-level data which give reliable indications of the relative poverty of lone mother households, nor which provide figures for income contributions from external parties. As such the discussion is limited to outlining policy and legislative frameworks and to exploring their potential (and where I have evidence, actual) impacts among respondents in low-income communities.

State support for lone mothers in the case study countries

In respect of state support, only one of the case study countries, Costa Rica, has devised specific programmes to address the poverty of lone mothers. While these programmes have only been instituted recently (see below), it is noteworthy that Costa Rica is also the only country which has committed itself to maintaining some kind of generalised social security system throughout economic crisis in the 1980s and 1990s. This partly reflects the legacy of post-war welfare-state building in Costa Rica where the majority of poor families have long been entitled to public health care, a range of pensions for disability, retirement, old age, widowhood and so on (collectively known as '*pensiones*

¹² Other 'external parties' include non-resident children and/or non-resident kin. These, however, are rarely cited as contributing to the poverty of lone mothers, but are more usually identified as bolstering the income of

female-headed households, as discussed later in the paper.

familiares'), and benefits such as free milk for under-fives.¹³ In the wake of increased poverty in the early 1990s, President Rafael Calderón's administration (1990–94) complemented existing provisions with a system of vouchers for housing as well as education and food (Lara *et al.* 1995: 63). On top of this, the Costa Rican state has also extended some childcare to low-income parents by means of the 'CEN-CINAL' programme (*Centros Infantiles de Nutrición y Atención Integral*). This is oriented to children under seven years of age at high nutritional and psycho-social risk. Entry to the scheme is based on the calculation of points attributed to different risk factors such as mothers being out at work (10 points), mothers under the age of 18 (20 points), mothers with no more than primary education (10 points), presence of 'social pathology' in the family (15 points), and elements such as insecure employment, and informal housing being accorded five points apiece. Within this schema, single motherhood is attributed a high risk value of 15 points, although this has by no means guaranteed their children's eligibility to date (see Grosh 1994: 89–91). Indeed, although lone mothers have nominally been a priority in social programmes, and those with children under 15 have technically been entitled to pensions (see Folbre 1994: 227–8)¹⁴, it was only in 1995 that lone mothers became specifically targeted for assistance under the auspices of a National Plan to Combat Poverty (*Plan Nacional de Combate a la Pobreza*) launched by President José María Figueres 1994–98).

Women (denominated as '*Promujeres*') represent one of the five major components of the National Poverty Plan, the others being children and youth ('*Proinfancia y Juventud*'), employment ('*Protrabajo*'), the elderly and infirm ('*Solidaridad*'), and local development, housing and quality of life ('*Desarrollo Local, Vivienda y Calidad de Vida*') (Presidencia de la República 1996). The '*Promujeres*' segment comprises two target groups: (1) female household heads, and (2) young adolescent mothers. Initiatives for female household

heads are oriented in the first instance to the 16 most vulnerable zones of the country, and comprise five interrelated programmes: education and training, labour force insertion and income-generation, health, housing, and 'resocialisation of roles' (encompassing advice and education geared to gender sensitisation, self esteem-building, and consciousness-raising). Prominent amongst these interventions is a scheme to enable female heads to undertake adult education and/or skills training via a state-provided stipend or 'temporary family allocation' ('*Asignación Familiar Temporal*') for a maximum of six months. Although the monthly value of the stipend is only 10,000 *colones* (\$51 US – about half the minimum wage), this is not much less than what many women earn from informal activities and at least helps households subsist until their head is able to enter the labour force with a higher level of human capital (Chant 1997: 151). The significance of this initiative lies in the fact that this is the first direct financial assistance to lone mothers in the country which does not take the form of a 'passive benefit', but, given its juxtaposition with increased childcare facilities, is developmentally (as opposed to purely welfare) orientated.

Theoretically at least, female heads are assisted in their pursuit of training and/or labour force participation by an expanded number of childcare places in 'community homes' ('*hogares comunitarios*').¹⁵ Administered by the Social Welfare Institute (IMAS/*Instituto Mixto de Ayuda Social*), and concentrated primarily in low-income neighbourhoods, women running 'community homes' are given training in childcare and paid a small subvention by the state for looking after other people's children. Parents using this service pay what they can as a token gesture and lone mothers are technically entitled to priority access (Sancho Montero 1995). Interestingly, however, as of September 1996, none of the Guanacasteco respondents (heads of household or otherwise) were availing themselves of the above programmes nor knew anyone who was. As far as the *hogares comunitarios* are concerned, this

¹³ Coverage of these provisions 'on the ground' may be less than comprehensive however. For example, my survey of 350 households in low-income communities in Liberia, Cañas and Santa Cruz in 1989 indicated that only 37.5 per cent of widows were in receipt of an old age or widow's pension, and a mere 15 per cent of households received child allowances or free milk (Chant 1997: 175).

¹⁴ I say technically, because no lone mother in the communities in Guanacaste has ever reported receiving a lone mother pension.

¹⁵ The '*hogares comunitarios*' system dates back to President Calderón's administration but remained extremely limited until Figueres took office in 1994 (Chant 1997: 51).

is perhaps not surprising since only six out of a national total of 431 registered childminders in March of the same year were based in Guanacaste province (five in the capital, Liberia, and one in the town of Cañas) (Benavides 1996).¹⁶ Moreover, the only economic assistance schemes for female household heads at present lie outside the study centres. However, even if targeted state support for lone mothers in Costa Rica appears unlikely at this stage to add significantly to women's own attempts to combat poverty, the situation compares favourably with Mexico and the Philippines¹⁷, especially when the provisions of the Law Promoting Social Equality for Women are taken into account. Passed in 1990, the Social Equality Law contained various clauses relevant to the potential viability of women-headed households in Costa Rica such as the compulsory joint registration of property in marriage (or in non-formalised unions, registration in the woman's name), prohibition of dismissal from jobs on the ground of pregnancy, and greater rights for victims of domestic violence to summarily evict the perpetrators from their homes (see IJSA 1990; also Badilla and Blanco 1996; Chant 1997: 136). Legislation, together with targeted social programmes, have conceivably helped to create a more sympathetic environment for women-headed households and may have contributed to Costa Rica's slightly higher incidence of female headship. As of 1990, for example, official figures for the proportion of female-headed households in Costa Rica were 18 per cent, compared with 17.3 per cent in Mexico, and 11.3 per cent in the Philippines (Chant 1997: 114). More recent (1994) figures for Costa Rica indicate an increase to 19.7 per cent (MIDEPLAN 1995: 10). Having said this, government support remains arguably more symbolic than

substantive, with the Costa Rican state (like its counterparts in Mexico and the Philippines), continuing to operate the bulk of its social, family and anti-poverty programmes on the basis of a couple-headed household model. It is also concerned to stress within the National Poverty Plan that it by no means wishes to provide incentives for an increase in lone parenthood (Presidencia de la República 1996: 45). This parallels policy discourses on lone mothers in other parts of the world in which there are fears that state welfare provides perverse incentives for a growing 'underclass' of marginal families reliant on government handouts (see Duncan and Edwards 1994; Folbre 1991: 111; Kamerman and Kahn 1988: 27; Laws 1996: 64–5; Millar 1992: 156; Safa 1995: 166).

Paternal support and lone mother households in the case study countries

The question of limited state support for lone mothers would not have such serious implications for welfare, perhaps, if there was proper enforcement of fathers' duties to children specified in family law. For example, in both Mexico and Costa Rica where divorce is permissible¹⁸, legislation decrees that economic obligations to children should be upheld by the non-custodial parent (usually male). More specifically, Article 287 of the Mexican Civil Code declares that the absent parent is liable for the upkeep of children (including subsistence and schooling costs) until they legally become adults (18 years in the case of unmarried children) (Editorial Porrúa 1992: 99). In Costa Rica, where the Family Code identifies husbands as the principal economic providers (Article 35), fathers are expected to continue paying for children following conjugal breakdown (Article 56), and in cases

¹⁶ By September 1996, the number of *hogares comunitarios* had grown to 528 (personal communication, Cathy McIlwaine).

¹⁷ Neither Mexico or the Philippines has programmes of economic assistance for lone mothers, and the limited public childcare provision that exists has not prioritised lone mothers in any explicit or systematic manner (Chant 1997: Chapter 5). Having said this, the new National Women's Programme in Mexico does specify the objective of prioritising women heads in income-generating projects and in eliminating their barriers to social interest housing (Secretaría de Gobernación 1996: 96).

¹⁸ The Philippines is one of the few countries in the world where divorce remains completely illegal. This is

specified in the first Article of the Philippine Family Code as follows: 'Marriage is a special contract of **permanent** union between a man and a woman entered into in accordance with law for the establishment of conjugal and family life' (Pineda 1991: 1; my emphasis). Although marital bonds remain indissoluble under Philippine law, however, Article 55 decrees that legal separation may be granted in extreme cases (for example, on grounds of attempted murder, repeated physical violence, grossly abusive conduct, or bigamy) (*ibid.*: 92 *et seq.*). In these circumstances, Article 62 of the Family Code provides for the Courts to determine arrangements for the economic support of children by the absent parent, and for husbands to pay alimony to wives (*ibid.*: 107).

where men are the 'guilty party', they are also bound to pay food money to their (ex-)wives (Article 57) (Vincenzi 1991: 262 and 268; see also Folbre 1994: 244). In 1995, this latter provision was extended to judicially-recognised common-law unions under Article 245 of the Family Code (Badilla and Blanco 1996: 160).

Despite these legal stipulations, however, levels of maintenance are extremely low, with only 20 per cent of lone mothers in the case study communities in Costa Rica receiving maintenance from ex-partners, and an even lower proportion in Mexico. One possible reason for lack of child support in Costa Rica is the limited incidence of formal marriage in Guanacaste (less than one-third of couples in the survey communities had participated in a formal church or civil matrimonial ceremony), a pattern which also applies in the Mexican study centres where most lone mothers had not been married to the fathers of their children either. Although rights for women and children in so-called consensual unions in both countries are increasingly recognised by the state¹⁹, family law has traditionally been geared to married couples. In this light, men may have been less fearful of recriminations if they have remained single and/or women in the same position may have been more reluctant to press maintenance charges.²⁰ Beyond this, chasing absent spouses and forcing them to pay usually requires legal intervention which is beyond the financial reach of most low-income women. Indeed, expensive legal procedures are also relevant insofar as they dissuade many couples who have been married from formalising their separation via divorce (Chant 1997: 176).

Having identified some of the obstacles embedded in legal frameworks, it is important to note that fathers' limited support of children in the case study countries is also influenced by gender and conjugal relations. The fact that most men do not offer child maintenance following conjugal breakdown is interpreted by many women as symptomatic of men's general lack of attachment or sense of duty to children. As summed-up by Justina, one of my respondents in Cañas.

When they're with you men say they love the children, but when they're gone they don't look back because they know the woman will look after them.

Absolving themselves from maintenance payments may partly reflect the fact that even **within** marriages or unions, men are often unable or unwilling to comply with the normative (and sometimes legally-stipulated) duty of family breadwinner (see above). This is particularly pertinent in poor areas such as Guanacaste, which forms part of one of the poorest regions in the country in respect of aggregate indices of privation and vulnerability, and actually scores poorest of all in respect of 'family precariousness' (a composite index including both female headship and lone parenthood) (see Menjivar and Feliciani 1995). Since Guanacaste's economy is largely based in cattle ranching (an activity with low labour requirements) and tropical export crops such as sugar (which employ significant numbers of workers for only a few months a year), lack of year-round employment makes it difficult for men to provide sustained income for their families and gives rise to large streams of seasonal out-migration. In turn, when men migrate

¹⁹ In Costa Rica, for example, the passing of the Law Promoting Social Equality for Women in 1990, was followed by the introduction of a new clause in Article 572 of the Civil Code referring to legitimate heirs. This specified rights to goods and/or property by partners in consensual unions lasting three or more years, where both partners had remained unmarried to anyone else during this time and where the union had been known to others, stable and monogamous (Vincenzi 1991: 86). Even if inheritance rights remained limited only to goods or property acquired during the duration of the relationship, this was an important step towards acknowledging common-law marriage. Moreover, in August 1995, a new series of articles was incorporated within the Family Code to strengthen the bases for legal recognition of consensual unions and to bring their rights

more in line with those of married couples (see Badilla and Blanco 1996: 160–1). As for Mexico, Article 1635 of the Civil Code referring to the inheritance rights of cohabitees (*De la sucesión de los concubinos*) states that these will be respected where unmarried couples have lived together as husband and wife for five years and/or the union has produced children, again with the proviso that both partners were technically free to marry throughout the duration of their relationship (Editorial Porrúa 1992: 301).

²⁰ Indeed, variations in receipt of maintenance according to marital status are apparent in the UK, with only 13 per cent of single mothers receiving support, compared with 32 per cent of separated women and 40 per cent of divorcees (see Millar 1992:15; see also Hardey and Glover 1991: 94).

elsewhere in the country to work (for example, to the coffee harvest in the central highlands, to the banana plantations of the Atlantic and Southern Pacific coasts, or to clear pasture after the rainy season in the north and western provinces), they are often employed only casually (usually on a daily basis) which means that earnings (and remittances) may be highly sporadic and/or variable (see Chant 1991b).

Practical difficulties aside, however, there is also considerable evidence to suggest that even where men *do* earn income, they do not necessarily prioritise expenditure on the maintenance of their wives and children, but instead spend money on individualistic pursuits such as drinking, gambling, and extra-marital affairs. This expenditure conceivably provides a 'refuge' from the pressure of repeated unemployment and uncertainty, as well as bolstering masculine identity in a situation in which opportunities to legitimise 'manhood' within the household domain and the labour market are decidedly limited.²¹ While discussion of this topic requires more detailed investigation and lies beyond the scope of the present paper²², the main point I wish to emphasise here is that for fathers to support children after they have split-up with their partners would arguably represent more of a disjuncture than a continuity. Beyond this, it should be noted that polygyny and multiple parenting is common among men in Guanacaste. This seems to be associated with a pattern whereby men claim not to regard the children of women they are no longer emotionally involved with as having much, if anything, to do with them (especially if they never lived with the women concerned). The question of child support thus needs to be seen in the context of a region where although a 'good father' would, in normative legal and social terms, honour his economic obligations to children until adulthood (see also below), income and employment scarcity, in themselves and by their association with gendered cultural patterns, seem to have produced a situation where women have little choice but to assume responsibility for children.

Although some women express anger about men's evasion of familial responsibilities, it is also significant that others prefer to cope with financial hardship than pay the price that maintenance can bring with it. The small minority of men who do offer financial support are usually the few who want to maintain on-going contact with children. Yet some women describe this as men 'buying rights' not only to their offspring, but to them as well. Socorro, one of the respondents in Querétaro, Mexico, for example, reported that she was usually pressurised into sexual relations with one of her ex-partners on the days he came round with maintenance payments (he chose times when the children were likely to be out or to be asleep). This compromising situation became so stressful and degrading that in the end Socorro decided it would be better to cut-off ties completely and to fend for the children on her own. All along, however, she recognised that her partner had possibly used this strategy to 'let himself off the hook' at her behest, thereby expiating his guilt about abandoning obligations to the household.

Aside from women who claim their pride will not allow them to accept money from men, there are also some who take the decision to leave their partners and whose fear of reprisals is such that they may not give them advance warning and/or do all they can to ensure their whereabouts remain unknown. For example, one Costa Rican respondent, Martilina, was so worried about her husband's prospective reaction to her departure, that she moved to Liberia with her five children and all they could carry between them in the dead of the night from a town as far as 100 kilometres away. Clearly women like Martilina forego the opportunity of taking whatever economic support might have been forthcoming (Chant 1997: Chapter 6). They are also prepared to sacrifice assets such as their houses and neighbourhood networks in which they have usually invested a good deal of time, effort and/or resources, not to mention jobs they may have in the vicinity. Bearing out the wider observation women often pay a high price for their independence

²¹ An emphasis on the ways in which refuge in extra-familial masculinities acts to compensate men for their failure to live up to normative expectations of family provider in situations of poverty has long featured in the literature on 'machismo' and the family in Latin America (see for example, Arizmendi 1980; Bridges 1980; Pescatello 1976).

²² Considerable work remains to be done on constructions of masculinities in Latin America, particularly from men's perspectives, although an extremely useful pioneer text is that by Gutmann (1996) on a lower-income neighbourhood of Mexico City.

(Molyneux 1996: 38), the above discussion serves to underline the notion that poverty is a multi-dimensional phenomenon, and that amongst the coping strategies adopted, trade-offs may be made between one form of privation and another. The notion of 'trade-offs' is critical as we look more closely at both perceived and actual poverty in female-headed versus male-headed households.

5 'Poorest of the Poor'? Qualifications, Challenges and the Case against Generalisation

Despite the undoubtedly negative impacts of women's low earning capacity and their limited receipt of external support, a growing body of research argues that female headship does not automatically consign households to near-destitution. Major challenges to the indiscriminate labelling of women-headed households as the 'poorest of the poor' have emerged first and foremost from feminist critiques of orthodox 'household economics' models which have discredited the idea that households are unitary entities operating on altruistic principles and instead emphasise how they are more likely to be characterised by competing claims, rights, power, interests and resources (Moore 1994: 87; also Kabeer 1994: Chapter 5; Lewis 1993; Sen 1987b, 1990). This perspective requires us to look **inside** households rather than leaving them as unproblematised, undeconstructed 'black boxes' or conceptualising them as naturalistic entities governed by benevolence, consensus and joint welfare imperatives (see also Beall 1997: Chapter 3; Bradshaw 1996a; Chant 1985; Molyneux 1996: 35).

A second set of challenges to the 'poorest of the poor' argument has emerged from 'alternative development' writings which have stressed that poverty is more than incomes and consumption, and should be expanded to encompass notions of well-being, vulnerability, assets and capabilities (see Baden and Milward 1995; Chambers 1995; McIlwaine 1996; Moser *et al.* 1996a,b; Wratten 1995). These more holistic conceptualisations of privation owe much to Amartya Sen's work on entitlements and capabilities and have acted to stimulate investigation not only of how the poor **obtain** resources, but how they **command** them (Sen 1981, 1985, 1987a). Important inputs to this debate have been provided by Robert Chambers'

ideas of vulnerability and poverty as process (Chambers 1983, 1989). Chambers' work has also been significant in calling for resistance to homogenising and narrowly-based analyses of poverty. Indeed, his argument about the rural poor 'scanned in misleading surveys, smoothed out in statistical averages, and moulded into stereotypes' (1983: 106) has considerable resonance for debates on the poverty of female-headed households. More specifically, the alternative development literature stresses that low incomes *per se* may not be particularly problematic if people reside in adequate shelter, have access to services and medical care, and/or have a healthy base of assets. Assets, in turn (as mentioned earlier), do not necessarily have to be economic or physical in nature (labour, savings, tools, natural resources, for instance), but may include 'human capital' such as education and skills, and 'social capital' such as kin and friendship networks and community organisations (Beall 1996; Chambers 1995; Moser 1996; Moser and McIlwaine 1996; Wratten 1995).

A third, and related, set of challenges to 'poorest of the poor' sloganism has come from resistance by a range of feminist scholars and activists – especially Third World feminists and post-modern feminists – to blanket generalisations about gender and households and the bland detachment of so-called 'objective criteria' from meaning and context. As Scott (1994: 86) points out, the general tendency to exaggerate the 'plight of female-headed households' can lead to many assumptions that do not hold for local realities and which fail to acknowledge intra-group diversity (see also Fonseca 1991: 138). In short, the survival capacity, bargaining power and 'fall-back' position (Sen 1990) of female heads may vary greatly, as discussed in more detail later in the context of the case study localities. Beyond this, meanings of poverty in the household domain are acknowledged as highly subjective and context-specific, with evidence from a number of quarters echoing the arguments of alternative development theorists in suggesting that **power over** resources may be more important than **levels of** resources in influencing people's perceived capabilities of coping with hardship (Chambers 1983: 183–4; also below).

A fourth and final challenge, flagged up earlier in the text, has been methodological in nature,

revolving around the questionable wisdom of comparing aggregate incomes of male-headed and female-headed households when the former are likely to be larger and to have at least one more adult (and/or adult wage earner) than their female-headed counterparts (Chant 1997: 67). Although per capita income figures may not say very much about distribution, by representing an adjustment to the smaller size of women-headed households they at least give a closer approximation of the potential resources individual members have at their disposal (see Baden and Milward 1995: 58; Chant 1985; González de la Rocha 1994b).²³ Indeed, differences in per capita incomes are often negligible between male- and female-headed units and/or may be higher in the latter (see Chant 1985; Kennedy 1994; Paolisso and Gammage 1996: 21; Shanthi 1994:23; also below). Having said this, we must remember that the consumption needs of individual household members may vary according to age (Lloyd and Gage-Brandon 1993: 121), and that larger households may benefit from economies of scale in respect of household establishment costs such as housing and services (Buvinic 1990, cited in Baden and Milward 1995: 59). This underscores the necessity for detailed qualitative data to make methodology more inclusive and to enable us to move beyond universalising stereotypes (and counter-stereotypes) (see Chambers 1983: 108).

Bearing these points in mind, the following sections focus on more specific observations relevant to the case against generalising the poverty of women-headed households.

5.1 Over-emphasis on head of household's wage

While, as discussed earlier, women-headed households may be disadvantaged by gender inequalities in earnings, we cannot assume that heads of house-

hold are the sole breadwinners in their households (Varley 1996). Indeed, a much more common pattern in Latin America, Southeast Asia and other developing regions is for low-income households to comprise multiple earners. On top of this, studies based in Latin America also suggest that relative to household size, female-headed households may have more earners (and earnings) than their male-headed counterparts who, for various reasons may fail to mobilise their full potential labour supply. In parts of Mexico, for example, it seems that a number of men adhere to a fairly widespread (if increasingly unviable) practice not only of forbidding their wives to work, but daughters as well, especially in jobs outside the home (see Benería and Roldan 1987: 146; Chant 1985, 1994; Fernández-Kelly 1983; Willis 1993: 71). When this leaves households reliant on a single wage, the result may not only be higher dependency ratios (i.e. greater numbers of non-earners per worker), but greater risks of destitution. Notwithstanding that female-headed households may need more workers (for example, women's wages may require supplementation by children's earnings), dependency burdens are often lower, and per capita incomes higher in female-headed households (Selby *et al.* 1990: 95; Varley 1996: Table 5). In short, because female household heads tend to be more economically active than wives in male-headed units, and because they are more likely to release daughters into the labour force, this helps to make up the shortfall from their lower earning power. Indeed, although many female heads of household interviewed in the case study localities report financial difficulties, in Mexico and Costa Rica they are actually better-off in terms of average per capita incomes (i.e. total household earnings and/or income receipts divided by household size). In my 1986 survey of 189 households in Puerto Vallarta, León and Querétaro, for example, per capita incomes averaged 6,949 pesos in female-headed units compared with 6,549

²³ The use of aggregate household figures in poverty comparisons departs from a seemingly widespread use of per capita figures in the analysis of other income-related phenomena, even at a macro-level. For example, the World Bank uses per capita GNP figures in its ranking of countries in the world economic order in the annual **World Development Report**. Use is made of per capita rather than total GNP figures because they are clearly

much more informative for cross-country comparisons (even if they say nothing about the distribution of income within national boundaries). Given this rationale, it is perhaps odd why the same principle is not routinely regarded as an integral component of comparative evaluations of household poverty.

pesos in male-headed units (Chant 1991a: 204, Table 7.1).²⁴ In Guanacaste, Costa Rica (as per my 1989 survey of 350 households), the breakdown was 660.5 *colones* (US \$8.3) in households headed by women as against 636.5 *colones* (US \$7.9) in those headed by men (Chant 1991b: 73). As for dependency ratios, the mean number of dependents in female- and male-headed households is the same in Mexico, but in Costa Rica is less (at 3.2 dependents per earner in female-headed households and 3.6 in male-headed units) (Chant 1997: 210). In the Philippines, by contrast, women-headed households are not so well-off. In the neighbourhood surveys undertaken with 240 households in 1993, the average per capita incomes of female-headed units were only P244 (\$9.8 US) a week compared with P260 (US \$10.4) among male-headed households (Chant 1997: 209). This difference between the countries may in part be a function of the fact that a much higher proportion of wives work in male-headed households in the Philippines (66.8 per cent) compared with Mexico (53.5 per cent) and Costa Rica (34 per cent) (Chant 1997: Chapter 6).

5.2 Type of headship and household composition

Leading on from the above, however, comparisons of poverty between male- and female-headed households must also take into account the fact that there are different types of female headship, as well as diversity in such factors as household composition and stage in the life course. These not only act as differentiating criteria between households but may be purposefully manipulated as a means of increasing livelihood capacity. In respect of composition, for example, given that extended households tend to be associated with more workers, lower dependency ratios, and are able to avail themselves of more helpers in domestic tasks, childcare and non-market production, it is perhaps no surprise to find a greater incidence of extension among female-headed units (see Chant 1997: Chapters 6 and 7 for a fuller discussion). Indeed, 55.9 per cent of

women-headed households in the Mexican case study communities are extended compared with 28.3 per cent of male-headed units. In Costa Rica the proportions are 34 per cent as against 25 per cent respectively, and in the Philippines 48 per cent versus 43 per cent (Chant 1997: Chapter 6). Composition is likely to interact with stage in the life course insofar as older heads are more likely to extend their membership through the marriage of sons and daughters.

Stage in the life course *per se* can also exert an important influence on household well-being, and it is significant that in all the case study localities, the average age of female household heads is older than that of their male counterparts (at 45.3 versus 40 years in Mexico, 43.3 versus 35 in Costa Rica and 49 versus 36.4 in the Philippines). 'Consolidated' households at older stages of the life course are often better-off than younger households in the 'expansion' phase due to income contributions from grown-up children (González de la Rocha 1994b:8 on Mexico). Contributions may come from children still living at home, or via remittances from those who have moved out (i.e. external income flows – see earlier and Note 12). As regards the latter, female heads seem to be more fortunate than male heads. For example, only 11 per cent of male-headed households in the Mexican study communities in 1986 were sent remittances by kin (mainly sons and daughters) and this amounted to only 1.6 per cent of average household income, whereas 31 per cent of female household heads received remittances yielding a mean of 12.5 per cent of household income (Chant 1997: 210–1; see also Brydon and Legge 1996: 49 and 69; Lloyd and Gage-Brandon 1993: 121 and 123 on Ghana).

Younger households are likely to be poorer given their paucity of teenage and adult children, and given the fact that, in case study localities at least, female household heads are no more likely to send their school-age children out to work than their male counterparts (Chant 1997: 230 *et seq*). The intersection of life course differences with headship

²⁴ Figures for female-headed households in Mexico, Costa Rica and the Philippines in this part of the paper exclude *de facto* female heads whose partners are only temporarily absent (through labour migration) and who receive remittances. Differences between *de facto* and *de jure* heads are identified in the following section of the

text. It should also be noted that US dollar equivalents are not given for Mexico given wide fluctuations in peso: dollar exchange rates over the course of January to October 1986 during which time the data were gathered.

and poverty seem to find some support in research on female-headed multiperson households in Chile which reports the average age of 'non-poor' female heads as 56.9 years, compared with 46 years for those classified as 'destitute' and 51.9 years for those classified as 'poor' (Thomas 1995: 82, Table 3.3). For women living alone, however, the situation is reversed, with the mean age of destitute lone women being marginally higher (at 63.2 years) than the non-poor (62 years) (ibid), further highlighting the interrelated importance of composition.

As for the nature of headship, *de facto* female heads (i.e. women with male partners who are away working) are common in Guanacaste, Costa Rica and in the Philippine Visayas, and can have very different circumstances to *de jure* heads (women without partners), although variation between places precludes the derivation of any generalised picture. In the Philippines, for example, our 1993 survey showed that *de facto* female-headed units enjoy higher average per capita incomes a week (P363 (\$14.5 US)) than *de jure* female headed units (P244 (\$9.8 US)) (Chant 1997: 209, see also Chant and McIlwaine 1995: Chapter 3). Yet in Costa Rica, the average weekly per capita incomes (according to the 1989 survey) of *de facto* female-headed units (626.5 *colones* (\$7.8 US)) were lower than that of their *de jure* counterparts (660.5 *colones* (\$8.3 US)) (Chant 1991b: 73). The comparative vulnerability of *de facto* female heads in Costa Rica may in part stem from the fact that all spouses migrate within the country, whereas one-third of migrant male heads in the Philippines are in overseas destinations. Not only is the latter associated with higher remuneration, but longer periods in particular jobs that can give rise to increased earnings. In contrast, Guanacasteco men's migration, by virtue of being seasonal in nature, is generally allied to involvement in low-paid casual work. These differences might help to explain the fact that while internal migration over relatively short distances might be thought to facilitate the transfer of remittances, Costa Rican men do not remit money as regularly as their Filipino counterparts. Another possible reason for this disparity between the localities may be that the lower incidence of formal marriage in Guanacaste gives rise to more tenuous ties between partners (see Chant 1991b 1997: Chapter 7).

5.3 Intra-household resource distribution

More critical still, however, than household composition and type of headship is the fact that earning differentials **between** households may be tempered by **intra**-household distributional factors (Folbre 1991: 110; Jackson 1996: 493).

One crucial danger of comparing male- and female-headed households as units, for example, is that this can obscure poverty among the individuals within those households and thereby over-emphasise the particular difficulties of female heads. As Graham 1987: 57) points out with reference to lone mothers in the UK, the tendency to categorise the poverty of female-headed lone-parent families separately seems to have been much more pervasive than research which has '...uncovered poverty for women within marriage and argues that, again, particularly for women and children, lone parenthood can often herald an improvement in their living standards'. The association of female household headship with poverty has thus partly arisen due to the visibility of this group in household income statistics (Kabeer 1996: 14). Yet as Muthwa (1993: 8) notes (with reference to South Africa):

...within the household, there is much exploitation of women by men which goes unnoticed when we use poverty measures which simply treat households as units and ignore intra-household aspects of exploitation. When we measure poverty, for example, we need measures which illuminate unequal access to resources between men and women in the household.

Studies conducted in many other parts of the world bear out the importance of the above insofar as indicating that male heads do not contribute all their wage to household needs, but keep varying proportions for discretionary personal expenditure. This may include spending on items or activities that prejudice the well-being of other household members such as alcohol, tobacco and extra-marital affairs which have both short- and long-term costs in respect of time off work, medicines, health visits, managing debt and so on (see Benería and Roldan 1987: 114; Chant 1985 1997; Dwyer and Bruce (eds) 1988; Hoddinott and Haddad 1991; Kabeer 1994: 104; Young 1992: 14). This is clearly serious,

particularly where incomes are low and livelihoods precarious. Indeed, while not denying that expenditure on extra-domestic pursuits may form a critical element of masculine identities in various parts of the world, not to mention confer solace and compensate low self-esteem where men have limited access to employment (see earlier and Note 21), the symbolic and psychological value of such actions can hardly justify the extreme costs of the 'secondary poverty' they impose upon women and children.

Indeed, Baylies' (1996: 77) suggestion that: 'The presence of two parents in the same residence gives no guarantee of either financial or emotional support' seems to be widely applicable in the case study communities and elsewhere. In Guadalajara, Mexico, for example, González de la Rocha (1994b: 10) notes that men usually only contribute 50 per cent of their salaries to the collective household fund. In Honduras, this averages 68 per cent (Bradshaw 1996b), and from my own survey data in the Mexican cities of Puerto Vallarta, León and Querétaro in 1986, the equivalent allocation is 67.5 per cent. Women, on the other hand, tend to keep nothing back for themselves, with the result that more money is usually available in women-headed households for collective household expenditure (Chant 1991a: 203). Even if we take average figures, disposable income in per capita terms in the Mexican localities (in 1986) worked out as 3,989 pesos in households headed by women compared with 3,677 in those headed by men. In turn, greater disposable income is usually invested in items which benefit the household as a whole, such as housing, with a number of female heads reporting that they were only able to consolidate their dwellings after their husbands had died or deserted (see Chant 1987b 1997: 227–8). As Kabeer (1996: 13) points out more generally, it is entirely possible that in certain contexts women within higher income households may also have lower levels of nutritional intake than male members of lower income households. In addition, it is not only the case that male heads of household may retain substantial amounts of their own earnings for personal use, but take 'top-up' money from working wives as well. Among the case study countries this seems to be particularly marked in the Philippines, and results in a situation where although *de jure* female-headed households have lower per capita incomes

than male-headed units, the amount available for collective expenditure is usually greater (Chant and McIlwaine 1995: 283). This echoes Folbre's (1991: 108) argument that male heads may command a larger share of resources (due to their privileged bargaining position) than they actually bring to the household. As a consequence, rather than provoking economic ruin, men's demise or departure may improve a household's financial prospects.

Two case studies from the Philippines illustrating the above points include first, that of Sabling, a 39 year-old married woman in Boracay, who works as a caretaker for a small complex of holiday cottages. Sabling's husband Leopoldo lost his job as a night watchman two years ago and since then has turned his efforts to trying to make money out of his favourite hobby: cock-fighting. This involves a combination of training cockerels and betting at matches, and he assures Sabling that he will be very rich one day. However, the only notable effect to date is immense strain on the household's paltry resources. The breeding of cockerels is an expensive process involving the purchase of specialist vitamins, and blades to sharpen the birds' claws. Leopoldo not only often asks Sabling to hand over her entire wage packet for these requirements but has also borrowed money from paying guests at the cottages and told them that his wife will reimburse them. This has forced Sabling to pawn virtually all her jewellery (albeit clinging resolutely to her wedding ring) and to beg loans from her own friends and relatives. Fortunately, Sabling's eldest son and daughter are now working and do all they can to help out during these recurrent crises (see also Dumont 1994)

A second respondent in Boracay, Girlie, has similar problems with her husband, Dominico, whom she described in one breath as 'an alcoholic, a chain smoker, a cardplayer, and unemployed'. Although Dominico has not worked for three years, he still gets through four packets of cigarettes a day, and, prior to getting out of bed in the morning, 'must drink at least one San Miguel (beer)'. His only contribution to household survival is to do the cooking. Girlie, on the other hand, works seven days a week selling T-shirts and sarongs from a rented stall in the main tourist market on the island. Girlie gives Dominico P100 (US \$4) a day for his '*bisayos*' (vices), but when he runs out he gets his

purchases on credit at the sari-sari store (corner shop). To avoid embarrassment, Girlie settles his bill at the end of each month, which sometimes comes to (P2000–3000 (US \$80–100)) (about twice the amount she gives him for pocket money). Although in 1995 Girlie was making about US \$150 profit a week from her stall, one-third of this goes to putting her only child, Denis, through a degree in marine transport studies in Manila. Although Girlie continues to give her husband money because 'I don't want to make trouble. I want to keep my husband quiet', and she has long resisted the idea of leaving, her son's prospective completion of his studies has now given her the chance of putting an end to supporting a 'no-good man'. Denis has invited Girlie to join him in Manila when he gets his degree, and she is currently in the process of saving what she can to begin a new life there.

Interestingly, therefore, while in the advanced economies, Dallos (1995: 184) asserts that many women are 'shocked to realise the extent of their inequality and dependence when their relationships disintegrate', this is often the converse in the case study localities. Many respondents talk about how they find it easier to plan their budgets and expenditure when men are gone, even when their own earnings are low and/or prone to fluctuation. They also claim to experience less stress and to feel better able to cope with hardship. These findings are echoed by research in other developing countries. In Thailand, for example, Blanc-Szanton (1990: 93) notes that because it is culturally acceptable for husbands to gamble and go drinking with friends after work and to demand money from their wives, many female market vendors earning good incomes are reluctant to enter problematic 'marriage traps', and prefer instead to remain single (see also Bradshaw 1996a on Honduras; Fonseca 1991 on Brazil; although see Molyneux 1996: 38 on Cuba).

5.4 Control over resources: perceptions and power

The above brings to light the fact that, aside from some of the direct material advantages accruing

from female headship, there are also important ideological and psychological elements attached to the ability of women in this position to exert greater control over household labour, resources, income and expenditure. The critical point here is that even if women are poorer in income terms as lone parents than they are as wives or partners in male-headed households, they may feel they are better off and, importantly, less vulnerable. Echoing the idea of trade-offs (see earlier), and underlining the observation that 'single parenthood can represent not only a different but a preferable kind of poverty for lone mothers' (Graham 1987:59, also UNDAW 1991:41), lack of income seems in some cases to be easier to deal with than the lack of power that may accompany a relationship with a man. This is also borne out by the work of González de la Rocha (1994a: 210) in Guadalajara, Mexico, where although lone-parent units usually have lower incomes (both total and per capita) than other households, the women who head them are claimed not to be 'under the same violent oppression and are not as powerless as female heads with partners'. As such, while women may well be better-off in respect of material well-being 'in conventional marriages, and under the wing of male household head', the price to be paid may be less 'personal autonomy, independence and personhood' (Jackson 1996:493), and for a number of women in the case study localities, this price seems to be too high to pay.

Indeed, while financial pressures force some women to search for other partners following conjugal breakdown²⁵, it is significant that most female heads in the settlements in Mexico, Costa Rica and the Philippines choose to remain alone rather than return to ex-partners or to form new relationships (see Chant 1997: Chapter 7; also Bradshaw 1996a on Honduras). These decisions may be easier to make (and adhere to) where sons are able and willing to replace the support given by former spouses. Indeed, one respondent in Puerto Vallarta, Mexico, commented that once her sons had gone out to work and were contributing to household income she felt infinitely more secure than she had been

²⁵ Searches for new partners are more common in the Costa Rican study centres than in Mexico or the Philippines, possibly because women in Guanacasteco towns have much more limited access to employment than in the study localities in the other countries. Other

contributory factors may include the low incidence of formal marriage (which arguably makes a subsequent union easier), and greater social acceptance of serial partnerships in the Guanacaste region (see Chant 1997: Chapters 6 and 7).

when her husband (formerly the sole worker in the household), would return from drinking sprees on pay day stating '*no hay para comer*' ('there's no money for food') (Chant 1997:210). In the case of Girlie in Boracay, the Philippines, discussed earlier, the fact that her son's invitation to share a home provides her with a socially legitimate (i.e. family-related) excuse to leave the island, means that she will be able to achieve a *de facto* separation (see Tacoli 1996 for parallel arguments in the context of Filipino women's overseas migration). Fonseca's research in Porto Alegre, Brazil suggests that 'son substitution' is more widely applicable, maintaining that while a happy marriage is aspired to by many women in Porto Alegre, experience 'slowly eats away at these aspirations. After the menopause, a single woman no longer represents a taunt to male virility; having gained a moment of respite in the battlefield of the sexes, she considers her options from a new vantage point – and, not uncommonly, her choice falls on sons rather than husbands' (Fonseca 1991:157). Many of the single women interviewed by Fonseca claimed to live alone 'not because they lacked opportunities, but by choice' (ibid:156). At the same time it is important to note that, in some contexts, women may be dissuaded from taking another partner through social disapproval, a pattern which seems to be particularly marked in the Philippines (Chant 1997: Chapter 7).

6 Concluding Comments

This brief review has indicated that life for the members of female-headed households in Mexico, Costa Rica and the Philippines does not compare that unfavourably with their counterparts in male-headed units, and that female household headship may sometimes be a positive strategy for survival. This is not to deny, of course, that women face major difficulties in securing the means of livelihood, nor that poverty (along with 'moral stigmatisation') is a major 'recurrent aspect' of lone motherhood (Bortolaia Silva 1996: 3). However, in penetrating inside households, and in considering material privation in conjunction with psychological and ideological aspects of people's control over resources, it is clear that household incomes alone are by no means an adequate measure of individual

well-being. These findings support current initiatives to develop participatory assessments in the gendered analysis of poverty (see Kabeer 1996: 18 *et seq*; Moser *et al.* 1996b: 2). They also challenge the stereotyping associated with the 'feminisation of poverty' thesis, and highlight how the epithet 'poorest of the poor' has been somewhat exaggerated.

While drawing attention to the visible poverty of female household heads is an obvious (and arguably effective) strategy of highlighting gender inequalities in wider society, we must also recognise that it can misrepresent many of the women it purports to describe and devalue their efforts at survival. It also implies that the 'feminisation of poverty' only exists where there are many female-headed households' (Jackson 1996: 493). More seriously perhaps, weighting over-generalisation towards the negative end of lone motherhood can produce conventional wisdoms subject to manipulation by groups with other interests, for example, the promotion of patriarchal morality, the curbing of public expenditure and/or the encouragement of individual responsibility in the context of declining welfare provision.

These latter points are particularly relevant to countries such as the UK where the desire to scale down welfare expenditure in 1990s has provoked considerable (and overwhelmingly defamatory) public discussion of lone motherhood. For example, Roseneil and Mann (1996: 205), point out that while the material deprivation suffered by many lone mothers and their children might conceivably be regarded as a social problem in need of policy attention, it is more usually the case (especially in government circles and the media) that lone mothers themselves become 'the problem'. As echoed by Phoenix (1996: 174), the linking-in of lone motherhood to debates about Britain's growing 'underclass' have contributed to producing 'a construction of lone mothers as 'feckless', wilfully responsible for the poverty that has been well-documented to be a feature of lone parenting' (see also Laws 1996: 68–9). These lines of argument, which are evident in varied degrees and guises throughout the world²⁶, scapegoat women and take the emphasis away from wider structures of gender inequality (Moore 1996:

²⁶ The country displaying most parallels with the UK in respect of public debates on lone motherhood is the USA

(see for example, Kamerman and Kahn 1988; Lewis 1989; Waldfogel 1996).

74). They also feed into the notion that motherhood is only acceptable in the context of a male-headed household, preferably based around a first and only marriage (see Collins 1991: 159; Hewitt and Leach 1993). Summing-up these concepts, Moore (1996: 61) contends:

The straightforward assumption that poverty is always associated with female-headed households is dangerous, because it leaves the causes and nature of poverty unexamined and because it rests on the prior implication that children will be consistently worse-off in such households because they represent incomplete families.

The vehemence with which the case against lone parenthood is often argued by governments and policy-makers makes it clear that little attention has been paid to an immense amount of feminist research which has not only identified economic problems for women within marriage (dependence on men, disadvantage as married women within the labour market, for example), but other inequalities such as a disproportionate share of household duties, and lack of power in family decision-making (see McIntosh 1996: 150). In this light, one could go as far as to assert that negative discourses on lone motherhood may not only be intensified by cost-cutting and moralising imperatives but by a 'lurking anti-feminism' (Roseneil and Mann 1996: 191). Moreover, negative public and popular discourses act to fuel further stigmatisation, and may make economic disadvantage more inevitable – through

conferring low social standing to female heads within their communities and in the labour market, and/or by limiting social networks which, in many parts of the world, act as sources of job information, as arenas for the exchange of labour and finance, and as contexts for securing the prospective marriages of offspring (see for example, Lewis 1993: 34–5; Monk 1993: 10; Winchester 1990: 82).²⁷

Given the importance of resisting some of the agendas within, and corollaries of, the 'poorest of the poor' debate, it would seem eminently desirable to shift the focus away from 'minority' households *per se*, and instead weave treatment of female heads into broader analyses concerned with explanations for (and solutions to) gender inequality. Accepting the argument that it is 'gender rather than family status which is the key variable in understanding the situation of lone mothers' (Millar 1996: 113), and the observation that while 'not all women are poor and not all poor people are women ... all women suffer from discrimination' (Kabeer 1996: 20), future research should be oriented to helping us see more clearly where interventions might be made in respect of minimising the obstacles female heads face on account of their gender. This, in turn, could conceivably help to stimulate increased acceptance of the notion that male household headship is by no means the only form of household in urban areas of Mexico, Costa Rica or the Philippines, nor an 'ideal' which merits the exclusive and unqualified backing it currently receives from state and society in these countries, not to mention other parts of the world.

²⁷ These pressures may, in turn, lead to women entering marginalised occupations such as sex work as a means of surviving. Although there has not been the space to develop this theme within the paper, the Philippine research indicated that the 'hospitality' industry in Cebu City, which caters mainly for the sexual entertainment of foreign tourists and businessmen, provides a niche for many young lone mothers. Although sex work is considerably more remunerative than other jobs and women frequently cite it as the only occupation which

provides them with a meaningful chance of raising their children single-handedly, it is usually short-lived, ill-protected and marked by extreme psychological and physical risk. It may also foreclose other employment opportunities to women at later stages of the life course (see Chant and McIlwaine 1995: Chapter 6). For these reasons alone, prostitution hardly represents a sustainable survival strategy, let alone a route to upward socio-economic mobility. See also Laws (1996:75) on the UK.

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